

In re:
Amy Cox
Debtor

Case No. 25-11490-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 17, 2025

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2025:

Recip ID	Recipient Name and Address
db	Amy Cox, 2200 Benjamin Franklin Pkwy Apt S514, Philadelphia, PA 19130-3648
14998721	+ Marcus & Hoffman, 326 West State Street, Media, PA 19063-3862
14998725	+ Opcity, Altus Receivables Management, 2121 Airline Drive Suite 520, Metairie, LA 70001-5987
14998730	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14998733	+ Rivers Edge Condominium Association, 2301 Cherry Street, Philadelphia, PA 19103-1029
14998741	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Apr 18 2025 02:27:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ EDI: QLEFELDMAN.COM	Apr 18 2025 06:25:00	LYNN E. FELDMAN, Lynn E. Feldman, Trustee, 2310 Walbert Ave, Ste 103, Allentown, PA 18104-1360
smg	Email/Text: megan.harper@phila.gov	Apr 18 2025 02:28:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Apr 18 2025 06:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Apr 18 2025 02:28:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14998706	+ Email/Text: jvalencia@amhfcu.org	Apr 18 2025 02:28:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Rd, Philadelphia, PA 19115-1699
14998707	Email/PDF: bncnotices@becket-lee.com	Apr 18 2025 02:45:26	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14998708	+ EDI: BANKAMER	Apr 18 2025 06:22:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14998709	EDI: TSYS2	Apr 18 2025 06:22:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
14998712	Email/Text: megan.harper@phila.gov	Apr 18 2025 02:28:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14998710	EDI: CAPITALONE.COM	Apr 18 2025 06:22:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14998711	+ EDI: CITICORP	Apr 18 2025 06:22:00	Citibank, Citicorp Cr Srvs/Centralized

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Apr 17, 2025

Form ID: 309A

Total Noticed: 44

			Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
14998713	Email/Text: bankruptcy@philapark.org	Apr 18 2025 02:28:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14998714	+ EDI: WFNNB.COM	Apr 18 2025 06:22:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14998715	^ MEBN	Apr 18 2025 02:24:52	Cornerstone, PO Box 82561, Lincoln, NE 68501-2561
14998716	Email/Text: BKCourtNotices@yourmortgageonline.com	Apr 18 2025 02:27:00	Dovenmuehle Mortgage, Inc, Attn: Bankruptcy, Mailstop 1290, 1 Corporate Dr. St 360, Lake Zurich, IL 60047
14998717	EDI: CITICORP	Apr 18 2025 06:22:00	Dsnb Bloomingdales, Attn: Recovery 'Bk', PO Box 9111, Mason, OH 45040
14998718	+ Email/Text: Bankruptcy@Freedommortgage.com	Apr 18 2025 02:27:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
14998719	EDI: IRS.COM	Apr 18 2025 06:22:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14998720	EDI: JPMORGANCHASE	Apr 18 2025 06:22:00	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
14998722	+ Email/PDF: bankruptcy_prod@navient.com	Apr 18 2025 02:34:39	Mohela/navient, Po Box 9655, Wilkes Barre, PA 18773-9655
14998723	+ Email/PDF: bankruptcy_prod@navient.com	Apr 18 2025 02:34:36	Mohelaservcn, Po Box 9500, Wilkes Barre, PA 18773-9500
14998724	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 18 2025 02:27:00	Nationstar Mortgage Ll, Po Box 612488, Dallas, TX 75261-2488
14998727	Email/Text: fesbank@attorneygeneral.gov	Apr 18 2025 02:27:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14998732	Email/Text: Bankruptcy.Notices@pnc.com	Apr 18 2025 02:27:00	PNC Financial, Attn: Bankruptcy, 300Fifth Ave, Pittsburgh, PA 15222
14998726	^ MEBN	Apr 18 2025 02:24:49	Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
14998728	EDI: PENNDEPTREV	Apr 18 2025 06:25:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14998729	^ MEBN	Apr 18 2025 02:24:54	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14998731	Email/Text: bankruptcy@philapark.org	Apr 18 2025 02:28:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14998734	Email/Text: EBN@Mohela.com	Apr 18 2025 02:27:00	Sofi Lending Corp/MOHELA, Attn: Bankruptcy, 633 Spirit Drive, Chesterfield, MO 63005-1243
14998735	EDI: SYNC	Apr 18 2025 06:22:00	Synch/c&b, Attn: Bankruptcy Dept, P. O. Box 965064, Orlando, FL 32896-5064
14998736	+ EDI: SYNC	Apr 18 2025 06:22:00	Synchrony Bank/Care Credit, Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14998737	+ EDI: SYNC	Apr 18 2025 06:22:00	Synchrony Bank/HHGregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14998738	EDI: SYNC	Apr 18 2025 06:22:00	Synchrony Bank/Stein Mart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14998739	+ EDI: TDBANKNORTH.COM	Apr 18 2025 06:25:00	TD Bank/Raymour & Flanigan, Attn: Bankruptcy, 1701 Rt. 70 East, Cherry Hill, NJ 08003-2390

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Apr 17, 2025

Form ID: 309A

Total Noticed: 44

14998740	Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 18 2025 02:28:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14998742	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Apr 18 2025 02:45:30	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus MAC X2303-01A 3rd Floor, Des Moines, IA 50328-0001
14998743	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Apr 18 2025 02:35:06	Wells Fargo Home Mortgage, Attn: Bankruptcy Dept, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2025

Signature: /s/Gustava Winters

Information to identify the case:			
Debtor 1:	Amy Cox		Social Security number or ITIN: xxx-xx-5497
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed for chapter: 7 4/16/25
Case number:	25-11490-amc		

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

****Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Amy Cox	
2. All other names used in the last 8 years		
3. Address	2200 Benjamin Franklin Pkwy Apt S514 Philadelphia, PA 19130-3648	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	LYNN E. FELDMAN Lynn E. Feldman, Trustee 2310 Walbert Ave Ste 103 Allentown, PA 18104	Contact phone 610-530-9285 Email: trustee.feldman@rcn.com

For more information, see page 2 >

Debtor **Amy Cox**

Case number **25-11490-amc**

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .		Contact phone (215)408-2800
		Date: 4/17/25
7. Meeting of creditors	May 14, 2025 at 01:40 PM	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (267) 635-2246, Enter Meeting ID 338 913 1039, and Passcode 3443449121
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	For additional meeting info. go to https://www.justice.gov/ust/moc
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 7/14/25
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	